

International Application No. PCT/GB03/01859

International Filing Date: 30 April 2003

Priority Date: 30 April 2002

Title of Invention: Payment System

Applicants: Saj Muzaffar, Jonathan Peachey

Attorney Docket: SAJ 10100

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. 1.97**

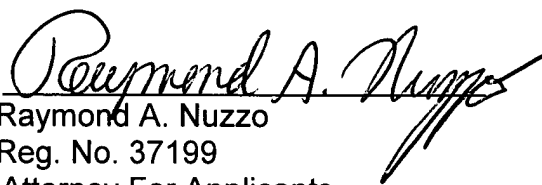
Sir:

Enclosed is a Form PTO-1449 and copies of documents listed thereon. These documents are considered to be relevant in that they have been cited in an International Search Report of the above-referenced PCT application. A copy of this International Search Report is enclosed herewith.

If readily available, English-language counterparts have been substituted for foreign-language patent documents.

This disclosure is not an admission that any of these documents is material to or even prior art with respect to the above-referenced application.

Respectfully submitted,

By:   
Raymond A. Nuzzo  
Reg. No. 37199  
Attorney For Applicants

Date: October 1, 2004

Law Offices of Raymond A. Nuzzo, LLC  
579 Thompson Avenue  
East Haven, CT 06512  
USA

Tel: 203-467-7895  
Fax: 203-467-7233

PTO/SB/08A (08-03)

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

***(Use as many sheets as necessary)***

**Complete if Known**

107510465

Application Number

Filing Date

First Named Inventor

Saj Muzaffar
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Art Unit

Examiner Name

Attorney Docket Number

SAJ 10100

## U. S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> *Number <sup>4</sup> *Kind Code <sup>5</sup> (if known)	MM-DD-YYYY			
		WO9724826	07-10-1997	Jones		
		EP0971327	01-12-2000	Lichstein		
		EP0986275	03-15-2000	Stadelmann		
		WO0106752	01-25-2001	Annala		
		DE10059126	06-20-2002	Sauer		

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Application Number	10/510465
Filing Date	
First Named Inventor	Saj Muzaffar
Art Unit	
Examiner Name	
Attorney Docket Number	SAJ 10100

Sheet	2	of	2
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		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)			
		WO0106752	01-25-2001	Comptel PLC	
		EP0999678	05-10-2000	Citibank	

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